

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ALEXANDER ZESCH

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-22095

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/24/2019 and confirmed on 7/24/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		129,276.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		129,276.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	50.10	
Trustee Fee	6,380.20	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,430.30

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION Acct: 5741	30,031.69	30,031.69	0.00	30,031.69
	FREEDOM MORTGAGE CORPORATION Acct: 5741	0.00	58,668.46	0.00	58,668.46
	FREEDOM MORTGAGE CORPORATION Acct: 5741	77.10	77.10	0.00	77.10
	SANTANDER CONSUMER USA INC - SERV Acct: 8318	0.00	0.00	0.00	0.00
	HUNTINGTON NATIONAL BANK(*) Acct: 0866	4,471.11	4,471.11	0.00	4,471.11
					93,248.36

Priority					
	KATHRYN L HARRISON ESQ Acct:	0.00	0.00	0.00	0.00
	ALEXANDER ZESCH Acct:	0.00	0.00	0.00	0.00
	CAMPBELL & LEVINE LLC Acct:	0.00	0.00	0.00	0.00
	CAMPBELL & LEVINE LLC Acct:	50.10	50.10	0.00	0.00
	*** NONE ***				

Unsecured					
	ALLEGHENY HEALTH NETWORK Acct: 6123	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS NATIONAL BANK Acct: 5009	11,814.06	5,882.34	0.00	5,882.34
	TUCCI AND BRUNO TAX SERVICES Acct:	600.00	298.75	0.00	298.75
	BANK OF AMERICA NA** Acct: 7723	7,239.05	3,604.40	0.00	3,604.40
	BANK OF AMERICA NA** Acct: 6758	6,454.39	3,213.71	0.00	3,213.71
	BANK OF AMERICA NA**	8,438.97	4,201.85	0.00	4,201.85

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8212				
	BETHEL PARK CHIRO CLINIC	0.00	0.00	0.00	0.00
	Acct: 8129				
	JPMORGAN CHASE BANK	17,419.81	8,673.50	0.00	8,673.50
	Acct: 2734				
	CMC	0.00	0.00	0.00	0.00
	Acct: 9988				
	DEVELOPMENT PEDIATRICS	0.00	0.00	0.00	0.00
	Acct:				
	EASTERN ACCOUNT SYSTEM++	0.00	0.00	0.00	0.00
	Acct: 0862				
	FOX CHAPEL MARINE	0.00	0.00	0.00	0.00
	Acct: 4077				
	GRANDIS & RUBIN MD PC++	0.00	0.00	0.00	0.00
	Acct: 4357				
	MEDFINANCIAL	0.00	0.00	0.00	0.00
	Acct: 2163				
	SIMM ASSOC INC	0.00	0.00	0.00	0.00
	Acct: 9485				
	SOUTH HILLS CARDIOLOGY	0.00	0.00	0.00	0.00
	Acct: 9500				
	ST CLAIR HOSPITAL	0.00	0.00	0.00	0.00
	Acct: 7593				
	PRA/PORTFOLIO RECOVERY ASSOC	1,697.15	845.03	0.00	845.03
	Acct: 2678				
	UPMC PHYSICIAN SERVICES	193.08	96.14	0.00	96.14
	Acct: 9356				
	SANTANDER CONSUMER USA INC - SERV	5,586.59	2,781.62	0.00	2,781.62
	Acct: 8318				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 2678				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	KATHERINE DELGRANDE	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
	Acct:				
					29,597.34

TOTAL PAID TO CREDITORS

122,845.70

TOTAL CLAIMED

PRIORITY 0.00

SECURED 34,579.90

UNSECURED 59,443.10

Date: 07/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

ALEXANDER ZESCH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22095

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Alexander Zesch  
Debtor

Case No. 19-22095-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 29, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2024:

Recip ID	Recipient Name and Address
db	+ Alexander Zesch, 206 Keifer Drive, Pittsburgh, PA 15241-1338
15057750	+ Angelo Bruno, Tucci and Bruno Tax Services, 105 Technology Drive, Suite G1, Trumbull, CT 06611-6349
15057751	Bank of America Spirit Airlines Card, P.O. Box 15019, Wilmington, DE 19886-5019
15057754	+ Bethel Park Chiro. Clinic Inc., 5727 Library Road, Bethel Park, PA 15102-3788
15057757	Developmental Pediatrics, 180 Fort Couch Road, Suite 304, Pittsburgh, PA 15241-1041
15057758	+ Eastern Acct. Sys. of Connecticut Inc., 3 Corporate Drive, Suite 2, Danbury, CT 06810-4166
15057759	+ Fox Chapel Marine Sales & Service, 1366 Old Freeport Road, Pittsburgh, PA 15238-3169
15057760	Grandis Rubin Shanahan and Associates, 757 Coal Valley Road, Suite 750, Clairton, PA 15025
15057770	+ Katherine Anne DelGrande, 206 Keifer Drive, Pittsburgh, PA 15241-1338
15426607	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
15057762	MedFinancial, 1 1st Tennessee Bank, Dept #888183, Knoxville, TN 37995-8183
15057766	South Hills Cardiology Associates, PO Box 1870, Cary, NC 27512-1870

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 29 2024 23:45:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 29 2024 23:52:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15057748	^ MEBN	Jul 29 2024 23:38:46	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15057749	Email/PDF: bncnotices@becket-lee.com	Jul 29 2024 23:52:04	American Express, P.O. Box 650448, Dallas, TX 75265-0448
15087901	Email/PDF: bncnotices@becket-lee.com	Jul 29 2024 23:52:12	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15057752	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 29 2024 23:45:00	Bank of America VISA, P.O. Box 15019, Wilmington, DE 19886-5019
15087862	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jul 29 2024 23:45:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15057753	Email/Text: creditcardbkcorrespondence@bofa.com	Jul 29 2024 23:45:00	Bank of American MasterCard, P.O. Box 15019, Wilmington, DE 19886-5019
15057756	Email/Text: bdsupport@creditmanagementcompany.com	Jul 29 2024 23:46:00	Credit Management Company, PO Box 16346, Pittsburgh, PA 15242-0346
15426608	+ Email/Text: Bankruptcy@Freedommortgage.com	Jul 29 2024 23:45:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers,

District/off: 0315-2

User: auto

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Date Rcvd: Jul 29, 2024

Form ID: pdf900

Total Noticed: 38

15239998	Email/Text: Bankruptcy@Freedommortgage.com	Jul 29 2024 23:45:00	Indiana 46037-9764 Freedom Mortgage Corporation, 10500 Kincaid Blvd, Fishers IN 46037-9764
15057761	+ Email/Text: bankruptcy@huntington.com	Jul 29 2024 23:46:00	Huntington Bank, 5555 Cleveland Avenue, Columbus, OH 43231-4106
15057755	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 29 2024 23:52:40	Chase Cardmember Services, P.O. Box 6294, Carol Stream, IL 60197-6294
15066920	+ Email/Text: RASEBN@raslg.com	Jul 29 2024 23:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15057763	Email/Text: nsm_bk_notices@mrcooper.com	Jul 29 2024 23:45:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
15097722	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 29 2024 23:45:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15098722	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 30 2024 00:03:16	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15073398	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 29 2024 23:46:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15057765	+ Email/PDF: clerical@simmassociates.com	Jul 29 2024 23:52:10	SIMM Associates Inc., 800 Pencader Drive, Newark, DE 19702-3354
15057764	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 29 2024 23:46:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
15057767	Email/Text: PFS.Analyst@stclair.org	Jul 29 2024 23:46:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15057768	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 29 2024 23:52:08	Synchrony Bank, P.O. Box 105972, Atlanta, GA 30348-5972
15058470	^ MEBN	Jul 29 2024 23:39:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15084963	+ Email/Text: bankruptcy@huntington.com	Jul 29 2024 23:46:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15057769	^ MEBN	Jul 29 2024 23:38:31	UPMC, PO Box 371472, Pittsburgh, PA 15250-7472
15091187	Email/Text: BNCnotices@dcmservices.com	Jul 29 2024 23:45:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
15109514	##+	Tucci and Bruno Tax Services, c/o Angelo Bruno, 6 Sosse Ct., Norwalk, CT 06851-2810

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Jul 29, 2024

Form ID: pdf900

Total Noticed: 38

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 31, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor Freedom Mortgage Corporation jblank@pincuslaw.com brausch@pincuslaw.com
Kathryn L. Harrison	on behalf of Debtor Alexander Zesch klh@camlev.com jmb@camlev.com;hlp@camlev.com;candl@camlev.com;tmatiasic@yahoo.com;kmonahan@camlev.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper pabk@logs.com logsecf@logs.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com

TOTAL: 8